

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Rosalyn Young

Debtor(s)

Case No. 16 B 31184

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2016.
- 2) The plan was confirmed on 02/02/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/03/2018.
- 5) The case was Dismissed on 07/19/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,265.00
Less amount refunded to debtor	\$285.00

NET RECEIPTS: **\$3,980.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,715.24
Court Costs	\$0.00
Trustee Expenses & Compensation	\$174.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,890.00**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS/Account Resolution Specialist	Unsecured	0.00	310.00	310.00	0.00	0.00
CAPITAL ONE BANK USA N	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	0.00	440.00	440.00	0.00	0.00
City of Chicago Department of Water	Secured	1,263.67	1,263.67	1,263.67	0.00	0.00
Comcast	Unsecured	0.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	300.00	343.06	343.06	0.00	0.00
Department Of Education	Unsecured	173,484.00	198,179.48	198,179.48	0.00	0.00
Department Of Education	Unsecured	20,500.00	23,788.40	23,788.40	0.00	0.00
Enhanced Recovery Corporation	Unsecured	0.00	398.00	398.00	0.00	0.00
Global Payments	Unsecured	188.00	NA	NA	0.00	0.00
Golden Green Services LLC	Unsecured	0.00	5,760.89	5,760.89	0.00	0.00
Great American Finance Company	Unsecured	NA	553.40	553.40	0.00	0.00
Great American Finance Company	Secured	1,028.00	1,581.40	1,028.00	90.00	0.00
Greentrust Loan	Unsecured	500.00	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	75.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	550.70	550.70	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	54.20	54.20	0.00	0.00
MaxLend	Unsecured	700.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	1,246.00	1,245.79	1,245.79	0.00	0.00
Merrick Bk	Unsecured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	589.00	589.10	589.10	0.00	0.00
Next Epic Holdings Llc DBA Direct Lend	Unsecured	300.00	500.00	500.00	0.00	0.00
Online Collections	Unsecured	389.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	190.00	723.09	723.09	0.00	0.00
Peoples Gas	Unsecured	300.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,539.00	1,569.80	1,569.80	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,299.00	1,327.05	1,327.05	0.00	0.00
SYNCB/GAP	Unsecured	589.00	NA	NA	0.00	0.00
Texas Guaranteed Student Loan	Unsecured	0.00	8,500.00	8,500.00	0.00	0.00
Texas Guaranteed Student Loan	Unsecured	27,115.00	18,838.87	18,838.87	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THEMONEYSOUR	Secured	211,567.00	NA	NA	0.00	0.00
Titlemax Of Illinois Inc d/b/a TitleMax	Secured	3,800.00	3,413.11	3,413.11	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,413.11	\$0.00	\$0.00
All Other Secured	\$2,291.67	\$90.00	\$0.00
TOTAL SECURED:	\$5,704.78	\$90.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$550.70	\$0.00	\$0.00
TOTAL PRIORITY:	\$550.70	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$263,121.13	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,890.00</u>	
Disbursements to Creditors	<u>\$90.00</u>	
TOTAL DISBURSEMENTS :		<u>\$3,980.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/22/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.